

JUDGE CASTEL

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

- - - - -X

UNITED STATES OF AMERICA :

INDICTMENT

- v. -

07_r CRIM. 403

MAURICIO ALFONSO MAZZA-ALALUF, :

Defendant. :

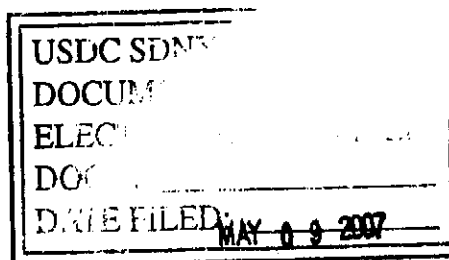
- - - - -X

COUNT ONE

The Grand Jury charges:

1. From at least in or about August 2002 through on or about March 31, 2007, in the Southern District of New York and elsewhere, MAURICIO ALFONSO MAZZA-ALALUF, the defendant, and others known and unknown, unlawfully, willfully and knowingly, combined, conspired, confederated, and agreed together and with each other to commit an offense against the United States, to wit, to violate Section 1960 of Title 18, United States Code.

2. It was a part and an object of the conspiracy that MAURICIO ALFONSO MAZZA-ALALUF, the defendant, and others known and unknown, would and did conduct, control, manage, supervise, direct, and own all and part of an unlicensed money transmitting business, to wit, TURISMO COSTA BRAVA, S.A. (hereinafter, "TURISMO"), in violation of Section 1960 of Title 18, United States Code.



MEANS AND METHODS OF THE CONSPIRACY

3. Among the means and methods by which MAURICIO ALFONSO MAZZA-ALALUF, the defendant, and his co-conspirators would and did carry out the conspiracy were the following:

a. At all times relevant to this Indictment, MAZZA-ALALUF was an officer and a manager of TURISMO, which is nominally a Chilean tourism and currency exchange corporation.

b. At all times relevant to this Indictment, MAZZA-ALALUF and his co-conspirators imported bulk quantities of currency and other monetary instruments, primarily large denomination euro bills, into the United States in the name of TURISMO. The total value of the currencies imported by TURISMO was equivalent to more than \$200,000,000 in U.S. dollars. This entire sum was deposited with a foreign currency exchange service, which converted the foreign currencies into U.S. dollars for deposit into U.S. dollar-denominated bank accounts that TURISMO maintained at banks in New York, New York, and in Illinois and Michigan.

c. At all times relevant to this Indictment, MAZZA-ALALUF and other co-conspirators used the TURISMO accounts in the United States to transfer over \$200,000,000 in U.S. dollars to money exchange houses, businesses, and investment firms in countries worldwide. A vast majority of those transfers

cleared through or were placed into accounts at banks located in New York, New York.

d. During the period relevant to this Indictment, TURISMO was not licensed to engage in the business of transmitting money by the States of New York, Illinois or Michigan.

e. During the period relevant to this Indictment, TURISMO was not registered as a money transmitting business with the United States Treasury.

OVERT ACT

4. In furtherance of the conspiracy and to effect the illegal object thereof, the following overt act, among others, was committed in the Southern District of New York and elsewhere:

a. On or about January 6, 2003, MAURICIO ALFONSO MAZZA-ALALUF, the defendant, issued a check in the amount of \$36,512 against a TURISMO account at a bank in New York, to a company in the Netherlands.

(Title 18, United States Code, Section 371.)

COUNT TWO

The Grand Jury further charges:

5. From at least in or about August 2002 through on or about March 31, 2007, in the Southern District of New York and elsewhere, MAURICIO ALFONSO MAZZA-ALALUF, the defendant,

unlawfully, willfully, and knowingly conducted, controlled, managed, supervised, directed, and owned all and part of an unlicensed money transmitting business affecting interstate and foreign commerce, to wit, TURISMO, (a) without an appropriate money transmitting license in a State where such operation is punishable as a misdemeanor and a felony under State law, and (b) while failing to comply with the money transmitting business registration requirements under Section 5330 of Title 31, United States Code, and regulations prescribed under such section, to wit, MAZZA-ALALUF used TURISMO to transfer millions of dollars by means of electronic transfers and checks to and through New York without registering TURISMO as a money transmitting business under federal law and without obtaining a New York State money transmitting business license for TURISMO.

(Title 18, United States Code, Sections 1960 and 2.)

FIRST FORFEITURE ALLEGATION

6. As the result of committing the illegal money transmitting offense alleged in Count One of this Indictment, in violation of 18 U.S.C. § 371, MAURICIO ALFONSO MAZZA-ALALUF, the defendant, shall forfeit to the United States, pursuant to 18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461, all property, real and personal, that constitutes or is derived from proceeds

traceable to the commission of the offense, including but not limited to the following:

a. At least \$200,000,000 in United States currency, in that such sum constitutes or is derived, directly or indirectly, from proceeds traceable to the commission of the illegal money transmitting offense alleged in Count One of this Indictment.

b. All currency and other monetary instruments, totaling approximately U.S. \$1,618,712, that were seized on or about April 1, 2007, from JP Morgan Chase Bank account number 732299607, which was held in the name of TURISMO.

c. All currency and other monetary instruments that were seized from MAZZA-ALALUF's person on or about March 31, 2007, including foreign and domestic currencies and monetary instruments worth approximately U.S. \$1,960,000 that MAZZA-ALALUF declared to U.S. Customs and Border Protection as being imported on behalf of TURISMO.

SUBSTITUTE ASSET PROVISION

7. If any of the above-described forfeitable property, as a result of any act or omission of the defendant:

- (1) cannot be located upon the exercise of due diligence;
- (2) has been transferred or sold to, or deposited with, a third person;

(3) has been placed beyond the jurisdiction of the Court;

(4) has been substantially diminished in value; or

(5) has been commingled with other property which cannot be subdivided without difficulty;

it is the intent of the United States, pursuant to 21 U.S.C. § 853(p), to seek forfeiture of any other property of said defendant up to the value of the above forfeitable property.

(Title 18, United States Code, Sections 981 and 1960;
Title 21, United States Code, Section 853(p);
Title 28, United States Code, Section 2461.)

SECOND FORFEITURE ALLEGATION

8. As the result of committing the illegal money transmitting offense alleged in Count Two of this Indictment, in violation of 18 U.S.C. § 1960, MAURICIO ALFONSO MAZZA-ALALUF, the defendant, shall forfeit to the United States, pursuant to 18 U.S.C. § 982, all property, real and personal, involved in the illegal money transmitting offense and any property traceable to such property, including but not limited to the following:

a. At least \$200,000,000 in United States currency, in that such sum in aggregate is property which was involved in the illegal money transmitting offense alleged in Count Two of this Indictment or is traceable to such property.

b. All currency and other monetary instruments, totaling approximately U.S. \$1,618,712, that were seized on or

about April 1, 2007, from JP Morgan Chase Bank account number 732299607, which was held in the name of TURISMO.

c. All currency and other monetary instruments that were seized from MAZZA-ALALUF's person on or about March 31, 2007, including foreign and domestic currencies and monetary instruments worth approximately U.S. \$1,960,000 that MAZZA-ALALUF declared to U.S. Customs and Border Protection as being imported on behalf of TURISMO.

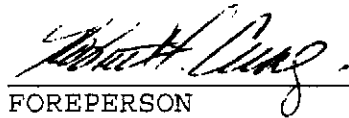
SUBSTITUTE ASSET PROVISION

9. If any of the above-described forfeitable property, as a result of any act or omission of the defendant:

- (1) cannot be located upon the exercise of due diligence;
- (2) has been transferred or sold to, or deposited with, a third person;
- (3) has been placed beyond the jurisdiction of the Court;
- (4) has been substantially diminished in value; or
- (5) has been commingled with other property which cannot be subdivided without difficulty;

it is the intent of the United States, pursuant to 18 U.S.C. § 982(b), to seek forfeiture of any other property of said defendant up to the value of the above forfeitable property.

(Title 18, United States Code, Sections 982 and 1960.)


FOREPERSON


MICHAEL J. GARCIA
United States Attorney

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

UNITED STATES OF AMERICA

- v. -

MAURICIO ALFONSO MAZZA-ALALUF,

Defendant.

INDICTMENT

07 Cr.


(Title 18, United States Code, Sections 371, 1960 & 2.)

MICHAEL J. GARCIA
United States Attorney.

A True Bill


Foreperson.

1/9/07 All Fed Ref 14-07 This one
is moved to Judge Calkins for all
pages
My Judge Polase

FinCEN Form 107 Formerly Dept. Treasury form TD F 90-22.55, Effective January , 2005	Registration of Money Services Business Please type or print. Always complete entire report. See instructions. Previous editions will not be accepted after June 30, 2005.	 OMB No.1506-0013																																																												
Send your completed form to: IRS Detroit Computing Center, Attn: Money Services Business Registration, P. O. Box 33116, Detroit, MI 48232-0116																																																														
Part I Filing Information																																																														
1 Indicate the type of filing by checking a, b, c, or d below. a <input type="checkbox"/> Initial registration b <input type="checkbox"/> Renewal c <input type="checkbox"/> Correction d <input type="checkbox"/> Re-registration																																																														
2 If you checked item 1 d please indicate the reason(s). Check all that apply. a <input type="checkbox"/> Re-registered under state law b <input type="checkbox"/> More than 10 percent transfer of equity interest c <input type="checkbox"/> More than 50 percent increase in agents																																																														
Part II Registrant Information																																																														
3 Legal name of the money services business																																																														
4 Doing business as																																																														
5 Address		6 City																																																												
7 State	8 ZIP Code	9 EIN (entity), SSN/ITIN (individual)																																																												
		10 Telephone number (include area code)																																																												
Part III Owner or Controlling Person																																																														
11 Individual's last name, or organization's name		12 First name																																																												
		13 Middle initial																																																												
14 Address																																																														
15 City	16 State	17 ZIP Code																																																												
		18 Country (if other than US)																																																												
19 Telephone number - (include area code)	20 Date of birth	21 SSN/ITIN (individual), EIN (entity)																																																												
() -	MM/DD/YYYY																																																													
22 Skip this item if you completed item 21. If the owner or controlling person is an individual enter their form of identification, the ID number, and the issuing state or country. a <input type="checkbox"/> Driver's license/state ID b <input type="checkbox"/> Passport c <input type="checkbox"/> Alien registration d <input type="checkbox"/> Other _____ e ID number _____ f Issuing state or country _____																																																														
Part IV Money Services and Product Information																																																														
23 States and/or territories where the registrant, its agents or branches are located. Check as many as apply. If you check either "All States" or "All States & Territories", do not check any other boxes.																																																														
<table style="width: 100%; border: none;"> <tr> <td style="width: 20%;">a <input type="checkbox"/> All States & Territories</td> <td style="width: 20%;"><input type="checkbox"/> District of Columbia (DC)</td> <td style="width: 20%;"><input type="checkbox"/> Maine (ME)</td> <td style="width: 20%;"><input type="checkbox"/> New Mexico (NM)</td> <td style="width: 20%;"><input type="checkbox"/> South Dakota (SD)</td> </tr> <tr> <td>b <input type="checkbox"/> All States</td> <td><input type="checkbox"/> Florida (FL)</td> <td><input type="checkbox"/> Maryland (MD)</td> <td><input type="checkbox"/> New York (NY)</td> <td><input type="checkbox"/> Tennessee (TN)</td> </tr> <tr> <td><input type="checkbox"/> Alabama (AL)</td> <td><input type="checkbox"/> Georgia (GA)</td> <td><input type="checkbox"/> Massachusetts (MA)</td> <td><input type="checkbox"/> North Carolina (NC)</td> <td><input type="checkbox"/> Texas (TX)</td> </tr> <tr> <td><input type="checkbox"/> Alaska (AK)</td> <td><input type="checkbox"/> Guam (GU)</td> <td><input type="checkbox"/> Michigan (MI)</td> <td><input type="checkbox"/> North Dakota (ND)</td> <td><input type="checkbox"/> Utah (UT)</td> </tr> <tr> <td><input type="checkbox"/> American Samoa (AS)</td> <td><input type="checkbox"/> Hawaii (HI)</td> <td><input type="checkbox"/> Minnesota (MN)</td> <td><input type="checkbox"/> N. Mariana Isls. (MP)</td> <td><input type="checkbox"/> Vermont (VT)</td> </tr> <tr> <td><input type="checkbox"/> Arizona (AZ)</td> <td><input type="checkbox"/> Idaho (ID)</td> <td><input type="checkbox"/> Mississippi (MS)</td> <td><input type="checkbox"/> Ohio (OH)</td> <td><input type="checkbox"/> Virgin Islands (VI)</td> </tr> <tr> <td><input type="checkbox"/> Arkansas (AR)</td> <td><input type="checkbox"/> Illinois (IL)</td> <td><input type="checkbox"/> Missouri (MO)</td> <td><input type="checkbox"/> Oklahoma (OK)</td> <td><input type="checkbox"/> Virginia (VA)</td> </tr> <tr> <td><input type="checkbox"/> California (CA)</td> <td><input type="checkbox"/> Indiana (IN)</td> <td><input type="checkbox"/> Montana (MT)</td> <td><input type="checkbox"/> Oregon (OR)</td> <td><input type="checkbox"/> Washington (WA)</td> </tr> <tr> <td><input type="checkbox"/> Colorado (CO)</td> <td><input type="checkbox"/> Iowa (IA)</td> <td><input type="checkbox"/> Nebraska (NE)</td> <td><input type="checkbox"/> Pennsylvania (PA)</td> <td><input type="checkbox"/> West Virginia (WV)</td> </tr> <tr> <td><input type="checkbox"/> Connecticut (CT)</td> <td><input type="checkbox"/> Kansas (KS)</td> <td><input type="checkbox"/> Nevada (NV)</td> <td><input type="checkbox"/> Puerto Rico (PR)</td> <td><input type="checkbox"/> Wisconsin (WI)</td> </tr> <tr> <td><input type="checkbox"/> Delaware (DE)</td> <td><input type="checkbox"/> Kentucky (KY)</td> <td><input type="checkbox"/> New Hampshire (NH)</td> <td><input type="checkbox"/> Rhode Island (RI)</td> <td><input type="checkbox"/> Wyoming (WY)</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Louisiana (LA)</td> <td><input type="checkbox"/> New Jersey (NJ)</td> <td><input type="checkbox"/> South Carolina (SC)</td> <td></td> </tr> </table>			a <input type="checkbox"/> All States & Territories	<input type="checkbox"/> District of Columbia (DC)	<input type="checkbox"/> Maine (ME)	<input type="checkbox"/> New Mexico (NM)	<input type="checkbox"/> South Dakota (SD)	b <input type="checkbox"/> All States	<input type="checkbox"/> Florida (FL)	<input type="checkbox"/> Maryland (MD)	<input type="checkbox"/> New York (NY)	<input type="checkbox"/> Tennessee (TN)	<input type="checkbox"/> Alabama (AL)	<input type="checkbox"/> Georgia (GA)	<input type="checkbox"/> Massachusetts (MA)	<input type="checkbox"/> North Carolina (NC)	<input type="checkbox"/> Texas (TX)	<input type="checkbox"/> Alaska (AK)	<input type="checkbox"/> Guam (GU)	<input type="checkbox"/> Michigan (MI)	<input type="checkbox"/> North Dakota (ND)	<input type="checkbox"/> Utah (UT)	<input type="checkbox"/> American Samoa (AS)	<input type="checkbox"/> Hawaii (HI)	<input type="checkbox"/> Minnesota (MN)	<input type="checkbox"/> N. Mariana Isls. (MP)	<input type="checkbox"/> Vermont (VT)	<input type="checkbox"/> Arizona (AZ)	<input type="checkbox"/> Idaho (ID)	<input type="checkbox"/> Mississippi (MS)	<input type="checkbox"/> Ohio (OH)	<input type="checkbox"/> Virgin Islands (VI)	<input type="checkbox"/> Arkansas (AR)	<input type="checkbox"/> Illinois (IL)	<input type="checkbox"/> Missouri (MO)	<input type="checkbox"/> Oklahoma (OK)	<input type="checkbox"/> Virginia (VA)	<input type="checkbox"/> California (CA)	<input type="checkbox"/> Indiana (IN)	<input type="checkbox"/> Montana (MT)	<input type="checkbox"/> Oregon (OR)	<input type="checkbox"/> Washington (WA)	<input type="checkbox"/> Colorado (CO)	<input type="checkbox"/> Iowa (IA)	<input type="checkbox"/> Nebraska (NE)	<input type="checkbox"/> Pennsylvania (PA)	<input type="checkbox"/> West Virginia (WV)	<input type="checkbox"/> Connecticut (CT)	<input type="checkbox"/> Kansas (KS)	<input type="checkbox"/> Nevada (NV)	<input type="checkbox"/> Puerto Rico (PR)	<input type="checkbox"/> Wisconsin (WI)	<input type="checkbox"/> Delaware (DE)	<input type="checkbox"/> Kentucky (KY)	<input type="checkbox"/> New Hampshire (NH)	<input type="checkbox"/> Rhode Island (RI)	<input type="checkbox"/> Wyoming (WY)		<input type="checkbox"/> Louisiana (LA)	<input type="checkbox"/> New Jersey (NJ)	<input type="checkbox"/> South Carolina (SC)	
a <input type="checkbox"/> All States & Territories	<input type="checkbox"/> District of Columbia (DC)	<input type="checkbox"/> Maine (ME)	<input type="checkbox"/> New Mexico (NM)	<input type="checkbox"/> South Dakota (SD)																																																										
b <input type="checkbox"/> All States	<input type="checkbox"/> Florida (FL)	<input type="checkbox"/> Maryland (MD)	<input type="checkbox"/> New York (NY)	<input type="checkbox"/> Tennessee (TN)																																																										
<input type="checkbox"/> Alabama (AL)	<input type="checkbox"/> Georgia (GA)	<input type="checkbox"/> Massachusetts (MA)	<input type="checkbox"/> North Carolina (NC)	<input type="checkbox"/> Texas (TX)																																																										
<input type="checkbox"/> Alaska (AK)	<input type="checkbox"/> Guam (GU)	<input type="checkbox"/> Michigan (MI)	<input type="checkbox"/> North Dakota (ND)	<input type="checkbox"/> Utah (UT)																																																										
<input type="checkbox"/> American Samoa (AS)	<input type="checkbox"/> Hawaii (HI)	<input type="checkbox"/> Minnesota (MN)	<input type="checkbox"/> N. Mariana Isls. (MP)	<input type="checkbox"/> Vermont (VT)																																																										
<input type="checkbox"/> Arizona (AZ)	<input type="checkbox"/> Idaho (ID)	<input type="checkbox"/> Mississippi (MS)	<input type="checkbox"/> Ohio (OH)	<input type="checkbox"/> Virgin Islands (VI)																																																										
<input type="checkbox"/> Arkansas (AR)	<input type="checkbox"/> Illinois (IL)	<input type="checkbox"/> Missouri (MO)	<input type="checkbox"/> Oklahoma (OK)	<input type="checkbox"/> Virginia (VA)																																																										
<input type="checkbox"/> California (CA)	<input type="checkbox"/> Indiana (IN)	<input type="checkbox"/> Montana (MT)	<input type="checkbox"/> Oregon (OR)	<input type="checkbox"/> Washington (WA)																																																										
<input type="checkbox"/> Colorado (CO)	<input type="checkbox"/> Iowa (IA)	<input type="checkbox"/> Nebraska (NE)	<input type="checkbox"/> Pennsylvania (PA)	<input type="checkbox"/> West Virginia (WV)																																																										
<input type="checkbox"/> Connecticut (CT)	<input type="checkbox"/> Kansas (KS)	<input type="checkbox"/> Nevada (NV)	<input type="checkbox"/> Puerto Rico (PR)	<input type="checkbox"/> Wisconsin (WI)																																																										
<input type="checkbox"/> Delaware (DE)	<input type="checkbox"/> Kentucky (KY)	<input type="checkbox"/> New Hampshire (NH)	<input type="checkbox"/> Rhode Island (RI)	<input type="checkbox"/> Wyoming (WY)																																																										
	<input type="checkbox"/> Louisiana (LA)	<input type="checkbox"/> New Jersey (NJ)	<input type="checkbox"/> South Carolina (SC)																																																											

Part IV (continued)**2**

24 Enter the number of branches of the registrant. **Reminder: do not separately register each branch.**
See instructions for an explanation of the term "branch".

--	--	--	--	--	--	--	--	--	--

25 Money services business activities of the registrant. Check as many as apply. See instructions for an explanation of the terms "issuer", "seller", "redeemer", "check casher", and "money transmitter".

- | | | |
|--|---|---|
| a <input type="checkbox"/> Issuer of traveler's checks | d <input type="checkbox"/> Issuer of money orders | g <input type="checkbox"/> Currency dealer or exchanger |
| b <input type="checkbox"/> Seller of traveler's checks | e <input type="checkbox"/> Seller of money orders | h <input type="checkbox"/> Check casher |
| c <input type="checkbox"/> Redeemer of traveler's checks | f <input type="checkbox"/> Redeemer of money orders | i <input type="checkbox"/> Money transmitter |

26 Is any part of the registrant's money services business an informal value transfer system?
See the explanation of "money transmitter" in the instructions.

a ☐ Yes b ☐ No

27 Is any part of the registrant's money services business conducted as a mobile operation?

a ☐ Yes b ☐ No

28 Enter the number of agents authorized to conduct each money services business activity. Do not include branches, or persons who are solely employees. See instructions for an explanation of the term "agent".

- | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------|---|--|--|--|--|--|--|--|--|--|--|-------------------------------|---|--|--|--|--|--|--|--|--|--|--|
| a Traveler's check sales | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | | | e Currency exchange or dealer | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | |
| b Traveler's check redemption | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | | | f Check cashing | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | |
| c Money order sales | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | | | g Money transmission | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | |
| d Money order redemption | <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | |

Part V Primary Transaction Account for MSB Activities

29 If the registrant has more than one transaction account for money services business activities check here ☐.
See instructions for an explanation of the term "transaction account".

The registrant's primary transaction account is the one that has the greatest annual dollar amount of money services business activity.
In items 30 through 35 enter information about the registrant's primary transaction account for money services business activities.

30 Name of financial institution where the primary transaction account is held

31 Address

32 City

33 State

34 ZIP Code

35 Primary transaction account number

Part VI Location of Supporting Documentation

If the supporting documentation is kept at the U.S. location reported in Part II check here ☐ and continue to Part VII.

36 Address

37 City

38 State

39 ZIP Code

Part VII Authorized Signature

I am authorized to file this form on behalf of the money services business listed in Part II. I declare that the information provided is true, correct and complete. I understand that the money services business listed in Part II is subject to the Bank Secrecy Act and its implementing regulations. See 31 CFR Part 103. The money services business listed in Part II maintains a current list of all agents, an estimate of its business volume in the coming year, and all other information required to comply with 31 U.S.C. 5330 and the regulations thereunder. **The signature of the owner, controlling person or authorized corporate officer is mandatory.**

40 Signature

41 Print name

42 Title

43 Date of signature

MM / DD / YYYY

General Information

Who Must Register

Generally each money services business must register with the Department of the Treasury. This form must be used by a money services business (also referred to as an MSB) to register. However, not all MSBs are required to register. For example, if you are an MSB solely because you are an agent of another MSB, you are not required to register. The discussion below will help you determine whether or not you are an MSB that is required to register. For more information visit www.msb.gov.

The term money services business includes:

1. Currency dealers or exchangers who exchange more than \$1,000 for any one customer on any day.
2. Check cashers who cash checks totaling more than \$1,000 for any one customer on any day.
3. Issuers of traveler's checks, money orders or stored value who issue more than \$1,000 in traveler's checks, money orders or stored value for any one customer on any day.
4. Sellers of traveler's checks, money orders or stored value who sell more than \$1,000 in traveler's checks, money orders or stored value for any one customer on any day.
5. Redeemers of traveler's checks, money orders or stored value who redeem more than \$1,000 in traveler's checks, money orders or stored value for any one customer on any day.
6. Money transmitters.
7. U.S. Postal Service.

The following are not required to register:

1. A business that is an MSB solely because it serves as an agent of another MSB. For example, a supermarket corporation that sells money orders for an issuer of money orders is not required to register. This is true even if the supermarket corporation serves as an agent for two or more MSBs. However, an MSB that serves as an agent of another MSB and engages in MSB activities on its own behalf must register. For example, a supermarket corporation must register if, in addition to acting as an agent of the money order issuer, it provides check cashing or currency exchange services on its own behalf in an amount greater than \$1,000 for any one person on any day.
2. The United States Postal Service, any agency of the United States, of any state, or of any political subdivision of any state.
3. At this time, persons are not required to register to the extent that they issue, sell or redeem stored value. If, however, a money services business provides money services in addition to stored value, the provision of stored value services does not relieve it of the responsibility to register, if required, as a provider of those other services.

For the regulatory definition of "money services business" see 31 CFR 103.11(n) and (uu).

The following terms are used in the form and instructions to describe a money services business:

1. An "agent" is a separate business entity from the issuer that the issuer authorizes, through written agreement or otherwise, to sell its instruments or, in the case of funds transmission, to sell its send and receive transfer services. A person who is solely an employee of the MSB is not an agent of that MSB.
 2. A "branch" is an owned location of either an issuer or agent at which financial services are sold. An MSB should not separately register each of its branches. A mobile operation owned by an MSB is a branch of that MSB. The MSB's headquarters is not a branch. If the MSB has only one location, that location is not a branch.
 3. A "check casher" is a person engaged in the business of providing cash to persons in return for a check.
 4. A "currency dealer or exchanger" is a person who engages in the physical exchange of currency for retail customers.
 5. "Informal value transfer system". See explanation of the term money transmitter.
 6. An "issuer" is the business that is ultimately responsible for payment of money orders or travelers checks as the drawer of such instruments, or a money transmitter that has the obligation to guarantee payment of a money transfer.
 7. A "money transmitter" is a person that engages as a business in the transfer of funds through a financial institution.
- Generally, acceptance and transmission of funds as an integral part of the execution and settlement of a transaction other than the funds transmission itself (for example, in connection with the bona fide sale of securities) will not cause a person to be a money transmitter.

An "informal value transfer system" is a kind of money transmitter. An informal value transfer system includes any person who engages as a business in an informal money transfer system or any network of people who engage as a business in facilitating the transfer of money domestically or internationally outside of the conventional financial institutions system.

8. A "person" is an individual, a corporation, a partnership, a trust or estate, a joint stock company, an association, a syndicate, joint venture, or other unincorporated organization or group, an Indian Tribe (as that term is defined in the Indian Gaming Regulatory Act), and all entities cognizable as legal personalities.

9. A "redeemer" is a business that accepts instruments in exchange for currency or other instruments for which it is not the issuer. You are not a redeemer if you take the instruments in exchange for goods or general services, provided that the amount of cash returned is not more than \$1,000 for any one customer on any day.

10. A "seller" is a business that issuers authorize, through written agreement or otherwise, to sell their instruments or their send and receive transfer services.

11. A "transaction account" is a deposit or account on which the depositor or account holder is permitted to make withdrawals by negotiable or transferable instrument, payment orders of withdrawal, telephone transfers, or other similar items for the purpose of making payments or transfers to third persons or others. Such terms include demand deposits, negotiable order of withdrawal accounts, savings deposit subject to automatic transfers, and share draft accounts. See 12 USC 461(b)(1)(c).

When to Register

Initial registration: File the form within 180 days after the date the business is established.

Renewal: Each MSB must renew its registration every two years, on or before December 31. See 31 CFR 103.41(b)(2). For example, if an MSB registered on October 15, 2003, it must file a renewal by December 31, 2004, and then every 24 months thereafter (on or before December 31, 2006, then December 31, 2008, etc.).

Correction: Use the form to correct a prior report. Complete Part I in its entirety and only those other entries that are being added or changed. Staple a copy of the prior report (or the acknowledgement from DCC if received) to the corrected report.

Re-registration: Refile a new registration form when one of the following events occurs:

1. a change in ownership requiring re-registration under state registration law;
2. more than 10 percent of voting power or equity interest is transferred (except certain publicly-traded companies) or;
3. the number of agents increases by more than 50 percent.

Where to Register

Send your completed form to:

IRS Detroit Computing Center
Attn: Money Services Business Registration
P.O. Box 33116
Detroit, MI 48232-0116

The IRS Detroit Computing Center (abbreviated DCC) will send an acknowledgement of receipt to the registrant listed in Part I within approximately 60 days after the form is processed. DCC can respond to general questions over the phone at telephone (800) 800-2877.

FinCEN Form 107**Registration of Money Services Business Instructions****2****General Instructions**

1. This form is available on the Financial Crimes Enforcement Network's web site for MSBs at www.msb.gov, or FinCEN's web site at www.fincen.gov, or by calling the IRS Forms Distribution Center at (800) 829-3676.
2. Unless there is a specific instruction to the contrary, leave blank any items that do not apply or for which information is not available.
3. Complete the form by providing as much information as possible.
4. Do not include supporting documents with this form.
5. Type or complete the form using block written letters.
6. Enter all dates in MM/DD/YYYY format where MM=month, DD=day, and YYYY=year. Precede any single number with a zero, i.e., 01,02, etc.
7. List all U.S. telephone numbers with area code first and then the seven-digit phone number, using the format (XXX) XXX-XXXX.
8. Always enter an individual's name as last name, first name, and middle initial (if known). If a legal entity is listed, enter its name in the last name field.
9. Enter identifying numbers starting from left to right. Do not include spaces, dashes, or other punctuation. Identifying numbers include social security number (SSN), employer identification number (EIN), individual taxpayer identification number (ITIN), alien registration number, driver's license/state identification, foreign national identification, and passport number.
10. Enter all Post Office ZIP Codes from left to right with at least the first five numbers, or with all nine (ZIP + 4) if known.
11. Addresses: Enter the permanent street address, city, two-letter state or territory abbreviation used by the U.S. Postal Service and ZIP Code (ZIP+4 if known) of the individual or entity. A post office box number should not be used for an individual, unless no other address is available. For an individual, also enter any apartment number, suite number, or road or route number. If a P.O. Box is used for an entity, enter the street name, suite number, and road or route number. If the address of the individual or entity is in a foreign country, enter the city, province or state, postal code and the name of the country. Complete any part of the address that is known, even if the entire address is not known. If the address is in the United States leave country code blank.

Specific Instructions**Part I Filing Information**

See "When to Register" in the General Information part of these instructions.

Part II Registrant Information

Item 3--Legal name of the money services business. Enter the full legal name of the registrant money services business as it is shown on the charter or other document creating the entity. For example, enter Good Hope Enterprises, Inc. when the money services business is Good Hope Enterprises, Inc., d.b.a. Joe's Check Cashing. If a sole proprietorship, enter the business name of the proprietorship.

Item 4-- Doing business as. If applicable, enter the separate doing business as name of the registrant. For example, enter d.b.a. Joe's Check Cashing when the money services business is Good Hope Enterprises, Inc., d.b.a. Joe's Check Cashing.

Items 5, 6, 7 and 8-- Address. Enter the permanent address of the registrant.

Item 9--EIN (entity), SSN/ITIN (individual). If the registrant is an entity enter its employer identification number (EIN). If the registrant is an individual and a U.S. Citizen or an alien with a social security number, enter his/her SSN. If the registrant is an individual who is an alien and has an individual taxpayer identification number, enter his/her ITIN. If a number has been applied for, but not yet received, leave item 9 blank. When the number is received file a corrected form.

Part III Owner or Controlling Person

General: Any person who owns or controls a money services business is responsible for registering the MSB. Only one registration form is required for any business in any registration period.

If more than one person owns or controls the business, they may enter into an agreement designating one of them to register the business. The designated owner or controlling person must complete Part III and provide the requested information. In addition, that person must sign and date the form as indicated in Part VII. Failure by the designated person to register the business does not relieve any other person who owns or controls the business of the liability for failure to register the business.

An "Owner or Controlling Person" includes the following:

<i>Registrant Business</i>	<i>Owner or Controlling Person</i>
Sole Proprietorship.....	the individual who owns the business
Partnership.....	a general partner
Trust.....	a trustee
Corporation.....	the largest single shareholder

If two or more persons own equal numbers of shares of a corporation, those persons may enter into an agreement as explained above that one of those persons may register the business.

If the owner or controlling person is a corporation, a duly authorized officer of the owner-corporation may execute the form on behalf of the owner-corporation.

Item 11--Individual's last name, or organization's name. If the registrant is a publicly held corporation, it is sufficient to write "public corporation" in item 11. Where registrant is a public corporation, a duly authorized officer of the registrant must execute the form in Part VII.

Items 12 to 21--Enter the applicable information for the owner or controlling person. Their home address and phone number should not be used, unless a business address and phone number are unavailable.

Item 22--Identification information. If you completed item 21, you may omit this item. If you did not complete item 21, enter separately the form of identification, the ID number, and the issuing state or country. Do not provide "other" identification unless no driver's license/state ID, passport or alien registration number is available. "Other" identification includes any unexpired official identification that is issued by a governmental authority. If you check item 22 d, give a brief description of the "other" identification.

Part IV Money Services and Product Information

Item 23--States and/or territories where the registrant, its agents or branches are located. Check the box(es) for any state, territory or district in which the money services business offers services through its branches and/or agents. If a service is offered on tribal lands, mark the box for the state, territory or district in which the tribal lands are located. If you checked either "All States" or "All States & Territories", do not check any other states or territories.

Item 24--Enter the number of branches of the registrant. Enter the number of branches of the money services business at which one or more MSB activities are offered. If there are no branches, enter zero. See the General Information for an explanation of the term "branch".

Item 25--MSB activities of the registrant. Items 25a through 25i are MSB activities. Check the box of each MSB activity conducted by the registrant at its branches. See the General Information for an explanation of the terms "issuer", "seller", "redeemer", "check casher", and "money transmitter".

Item 26--Informal value transfer system. If any part of the registrant's money services business is an informal value transfer system, check yes. An informal value transfer system is a kind of money transmitter. See the General Information explanation of the term "money transmitter".

FinCEN Form 107**Registration of Money Services Business Instructions****3**

Item 27--Mobile operation. If any part of the registrant's money services business is conducted as a mobile operation, check yes. A mobile operation is one based in a vehicle. For example, a check cashing service offered from a truck is a mobile operation. For purposes of Item 24, each mobile operation should be counted as a separate branch.

Item 28--Number of agents. Enter the number of agents that the registrant has authorized to sell or distribute its MSB services. Do not count branches or any person who is solely an employee of the MSB. A bank is not an agent for this purpose. See the General Information for an explanation of the term "agent".

Part V Primary Transaction Account for MSB Activities

Item 29--Check the box if the registrant has more than one primary transaction account for money services business activities. Example: If the registrant is both an issuer of money orders and an issuer of traveler's checks and the registrant has separate clearing accounts for money orders and traveler's checks, the box should be checked.

Item 30--Name of the financial institution where the primary transaction account is held. Enter the name of the bank or other financial institution where the registrant has its primary transaction account. If you indicated that the registrant has more than one primary transaction account in Item 29, enter information about the account with the greatest money service activity transaction volume as measured by value in dollars. See the General Information for an explanation of the term "transaction account".

Items 31, 32, 33 and 34--Enter the permanent address for the financial institution.

Item 35--Primary transaction account number. Enter the primary transaction account number.

Part VI Location of Supporting Documentation

General: The registrant must retain for five (5) years certain information at a location within the United States. That information includes:

1. A copy of the registration form.
2. Annual estimate of the volume of the registrant's business in the coming year.
3. The following information regarding ownership or control of the business: the name and address of any shareholder holding more than 5% of the registrant's stock, any general partner, any trustee, and/or any director or officer of the business.
4. An agent list.

If the registrant has agents it must prepare and maintain a list of its agents. That agent list must be updated annually and retained by the business at the location in the United States reported on this registration form in Part II or Part VI. The agent list should not be filed with this registration form.

The agent list must include:

1. Each agent's name,
2. Each agent's address,
3. Each agent's telephone number,
4. The type of service(s) provided by each agent on behalf of the registrant,
5. A listing of the months in the immediately preceding 12 months in which the gross transaction amount of each agent with respect to financial products/services issued by the registrant exceeds \$100,000,
6. The name and address of any depository institution at which each agent maintains a transaction account for the money services business activities conducted by the agent on behalf of the registrant,
7. The year in which each agent first became an agent of the registrant, and
8. The number of branches or subagents of each agent.

Items 36, 37, 38 and 39--If the supporting documentation is retained at a location other than the address listed in Part II, enter the location information in items 35 through 38.

Part VII Authorized Signature

Items 40, 41, 42 and 43--The owner or controlling person listed in Part III must sign and date the form as indicated in Part VII. If the owner or controlling person is a corporation, a duly authorized officer of the corporation must execute the form on behalf of the corporation.

Penalties for failure to comply: Any person who fails to comply with the requirements to register, keep records, and/or maintain agent lists pursuant to 31 CFR 103.41 may be liable for civil penalties of up to \$5,000 for each violation. Failure to comply also may subject a person to criminal penalties, which may include imprisonment for up to five (5) years and criminal fines. See 18 USC 1960.

Note: Registration with the IRS Detroit Computing Center does not satisfy any state or local licensing or registration requirement.

Paperwork Reduction Act Notice. The purposes of this form are to provide an effective and consistent means for money services businesses to register with the Financial Crimes Enforcement Network, and to assure maintenance of reports or records where such reports or records have a high degree of usefulness in criminal, tax, or regulatory investigations or proceedings. This report is required by law, pursuant to authority contained in Public Law 103-305; 31 USC 5330; 5 USC 301; 31 CFR 103. The information collected may be provided to those officers and employees of any constituent unit of the Department of the Treasury who have a need for the records in the performance of their duties. The records may be referred to any other department or agency of the United States, to any State, or Tribal Government. Public reporting and recordkeeping burden for this information collection is estimated to average 45 minutes per response, and includes time to gather and maintain data for the required report, review the instructions, and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing the burden, to the Office of Management and Budget Paperwork Reduction Project, Washington, DC 20503 and to the Paperwork Reduction Act; Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183-0039. The agency may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Privacy Act Notice. Pursuant to the requirements of Public Law 93-579 (Privacy Act of 1974), notice is hereby given that, in accordance with 5 U.S.C. 552a(e), the authority to collect information on **FinCEN Form 107** is Public Law 103-305; 31 USC 5330; 5 USC 301; 31 CFR 103.

The Department of the Treasury may use and share the information with any other department or agency of the United States, to any State, or Tribal Government, or part thereof, upon the request of the head of such department or agency, or authorized State or Tribal Government official for use in a criminal, tax, or regulatory investigation or proceeding, and to foreign governments in accordance with an agreement, or a treaty. Disclosure of this information is mandatory. Civil and criminal penalties, including in certain circumstances a fine of not more than \$5,000 per day and imprisonment of not more than five years, are provided for failure to file the form, supply information requested by the form, and for filing a false or fraudulent form. Disclosure of the social security number or taxpayer identification number is mandatory. The authority to collect is 31 CFR 103. The social security number/taxpayer identification number will be used as a means to identify the individual or entity who files the report.